

# Customer Perception of Digital Marketing: A Comparative Study Rural and Urban Areas

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**Abstract:** Global banking has changed as a result of the quick development of technology. A crucial component of the contemporary financial system is digital banking, which includes digital wallets, UPI transactions, online banking, and mobile banking. However, there are significant differences in the knowledge and uptake of digital banking between rural and urban locations. This study examines how consumers in rural and urban locations see digital banking services using secondary data from journals, government studies, and banking publications. The study highlights the main obstacles, knowledge gaps, and disparities in satisfaction and offers solutions to improve the use of digital banking in rural India.

**Keywords:** Digital Banking, Customer Perception, Rural Banking, Urban Banking, Financial Inclusion, Digital Literacy, Online Banking, Mobile Banking, Banking Infrastructure, Technology Adoption, Digital India, Security in Digital Banking, Comparative Study

